

Information to identify the case:

Debtor 1	<u>Katherine M. Gorczynski</u>	Social Security number or ITIN	xxx-xx-2749
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 22-19173-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Katherine M. Gorczynski
aka Kathy Mary Gorczynski, aka Katherine M.
Anderson, aka Kathy Gorczynski

2/17/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Katherine M. Gorczynski
Debtor

Case No. 22-19173-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Feb 17, 2023

Form ID: 318

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db	+ Katherine M. Gorczynski, 138 Sophee Lane, Lakewood, NJ 08701-6285
519793592	+ Americo Financial Life and Annuity Insurance Compa, 300 W. 11th St, P.O. Box 410298, Kansas City, MO 64105-1618
519793593	+ Amerisave Mortgage, P.O Box 371306, Pittsburgh, PA 15250-7306
519768657	+ Comenity Bank Victoria Secret, PO Box 650965, Dallas TX 75265-0965
519793585	Covington Village Condo Assoc., P.O. Box 67750, Phoenix, AZ 85082-7750
519768663	Credit One American Express, Credit One Bank, PO Box 60500, City of Industry CA 91716-0500
519768664	Credit One American Express, Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519793580	+ Denis Coughlan, 138 Sophee Lane, Lakewood, NJ 08701-6285
519793581	Geico, P.O. Box 70776, Philadelphia, PA 19176-0776
519793589	+ Globe Life Ins., 3700 S. Stonebridge Drive, McKinney, TX 75070-5934
519793583	JCP&L, P.O. Box 3687, Akron, OH 44309-3687
519768662	Mecury Mastercard, Card Services, PO Box 70168, Philadelphia PA 19176-0168
519793588	New Jersey Natural Gas, P.O. Box 11743, Newark, NJ 07101-4743
519768660	Upgrade, Inc., LBX#452210, Po Box 52210, Phoenix AZ 85072-2210

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 17 2023 20:41:00	Nissan Motor Acceptance Company LLC fka Nissan Mot, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
519771573	+ EDI: AISACG.COM	Feb 18 2023 01:34:00	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519768659	EDI: CAPITALONE.COM	Feb 18 2023 01:34:00	Capital One, Teamster Privilege, PO Box 4069, Carol Stream IL 60197-4069
519768654	+ EDI: CAPITALONE.COM	Feb 18 2023 01:34:00	Capital One - Quick Silver, PO Box 4069, Carol Stream IL 60197-4069
519768656	EDI: CAPITALONE.COM	Feb 18 2023 01:34:00	Capital One Platinum, PO Box 4069, Carol Stream IL 60197-4069
519768670	EDI: CITICORP.COM	Feb 18 2023 01:34:00	Citibank, Shop Your Way Mastercard, PO Box 78024, Phoenix, AZ 85062-8024
519768655	EDI: DISCOVER.COM	Feb 18 2023 01:34:00	Discover, PO Box 70176, Philadelphia PA 19176-0176
519768671	EDI: IRS.COM	Feb 18 2023 01:34:00	Internal Revenue Service, United States Treasury,

District/off: 0312-3

User: admin

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519768665	EDI: JPMORGANCHASE	Feb 18 2023 01:34:00	PO Box 145577, Cincinnati, OH 45250-5577 JPMCB Card, Chase Freedom, PO Box 15369, Wilmington DE 19850
519768661	^ MEBN	Feb 17 2023 20:39:36	Lending Point, 1201 Roberts Blvd, Suite 200, Kennesaw GA 30144-3612
519793587	Email/Text: NissanBKNotices@nationalbankruptcy.com	Feb 17 2023 20:41:00	Nissan Motor Acceptance Corp, P.O. Box 660360, Dallas, TX 75266-0360
519768668	+ EDI: AGFINANCE.COM	Feb 18 2023 01:34:00	One Main, PO Box 1010, Evansville IN 47706-1010
519768669	EDI: AGFINANCE.COM	Feb 18 2023 01:34:00	One Main, PO Box 740594, Cincinnati, OH 45274-0594
519793584	Email/Text: bcwrtoff@cablevision.com	Feb 17 2023 20:42:00	Optimum, P.O. Box 70340, Philadelphia, PA 19176-0340
519768658	EDI: CITICORP.COM	Feb 18 2023 01:34:00	Sears Citibank, PO Box 9001055, Louisville KY 40290-1055
519768666	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Syncb/Care Credit, 950 Forrer Blvd., Kettering OH 45420-1469
519768667	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Syncb/PPMC Paypal, PO Box 965005, Orlando, FL 32896-5005
519769352	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519793582	EDI: VERIZONCOMB.COM	Feb 18 2023 01:34:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124
519768653	EDI: CAPITALONE.COM	Feb 18 2023 01:34:00	Walmart Rewards, Capital One, PO Box 4069, Carol Stream IL 60197-4069
TOTAL: 22			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

District/off: 0312-3

User: admin

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on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Karen E. Bezner

Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com

Karen E. Bezner

on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4